

In re:  
Troy Cochran  
Tyra Cochran  
Debtors

Case No. 16-12987-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 17, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Troy Cochran, Tyra Cochran, 113 West Mowry Street, Chester, PA 19013-5023
13785198	+ AmeriCredit Financial Services, Inc., dba GM Financial, c/o WILLIAM EDWARD CRAIG, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
13717134	+ Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
13717135	+ Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
13731262	+ Bank of America, N.A., c/o ANN E. SWARTZ, McCabe, Wesberg & Conway, P.C., 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031
13763525	+++ CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13717138	+ Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13786759	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
13779920	+ Nationstar Mortgage LLC, c/o CELINE P. DERKRIKORIAN, McCabe, Weisberg & Conway PC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
13717149	+ Specialized Loan Service, 8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129-2386
14182585	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13790727	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 17 2022 23:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 17 2022 23:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 17 2022 23:31:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13725581	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 17 2022 23:31:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
13727808	Email/PDF: ebn_ais@aisinfo.com	Feb 17 2022 23:41:41	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13717136	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 17 2022 23:41:47	Cach LLC, 4340 S Monaco, 2nd Floor, Denver, CO 80237-3485
13717137	+ Email/Text: bankruptcy@usecapital.com	Feb 17 2022 23:31:00	Capital Accounts, P.O. Box 140065, Nashville, TN 37214-0065

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13782919	Email/PDF: bncnotices@becket-lee.com	Feb 17 2022 23:41:44	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13717139	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 17 2022 23:31:00	Citadel Federal Credit Union, P.O. Box 147, Thorndale, PA 19372-0147
13717140	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 17 2022 23:31:00	Credit Collection, P.O. Box 9134, Needham, MA 02494-9134
13717141	Email/Text: mrdiscen@discover.com	Feb 17 2022 23:31:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
13717146	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 23:41:45	Macys DSNB, 9111 Duke Boulevard, Mason, OH 45040
13728922	Email/Text: mrdiscen@discover.com	Feb 17 2022 23:31:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
13717143	+ Email/Text: EBNBKNOT@ford.com	Feb 17 2022 23:31:00	Ford Credit, P.O. Box 542000, Omaha, NE 68154-8000
13717144	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 17 2022 23:31:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
13717145	+ Email/Text: BKRMailOPS@weltman.com	Feb 17 2022 23:31:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
13717147	+ Email/PDF: pa_dc_claims@navient.com	Feb 17 2022 23:41:41	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
13754734	Email/PDF: pa_dc_claims@navient.com	Feb 17 2022 23:41:46	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
13717148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 23:41:42	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502
13746137	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 23:41:47	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14189194	Email/Text: bkdepartment@rtresolutions.com	Feb 17 2022 23:31:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13727489	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
13717142	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
13778395	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Joint Debtor Tyra Cochran brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Debtor Troy Cochran brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Nationstar Mortgage LLC ecmail@mw-law.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor Nationstar Mortgage LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARISA MYERS COHEN	on behalf of Creditor Bank of America N.A. ecmail@mw-law.com, mcohen@mw-law.com
MATTEO SAMUEL WEINER	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 14

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Troy Cochran and Tyra Cochran  
Debtor(s)

Case No: 16-12987-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/17/22